

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address

Andy C. Warshaw (263880)  
Financial Relief Law Center, APC  
1200 Main Street, Suite G  
Irvine, CA 92614  
Phone: (714) 442-3319  
Fax: (714) 361-5380  
Email: [awarshaw@bwlawcenter.com](mailto:awarshaw@bwlawcenter.com)

☐ Individual appearing without attorney  
☒ Attorney for: Debtors in Possession

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION**

Kathy D. Gorski  
Michael A. Gorski

CHAPTER: 11

Debtor(s).

**Sale Date: April 13, 2020**

**Time:** 2:00 pm

**Location: 411 W Fourth Street, Santa Ana, CA 92701 - Courtroom 6C**

**Last date to file objections:** At the hearing on April 13, 2020

Residential real estate located at 17017 7th Street, Sunset Beach, CA 90742, as further detailed in the Motion on the docket.

Please refer to the Purchase Agreement attached to the Motion as Exhibit D

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

**Overbid procedure (if any):** This Notice Modifies the ECF No. 84 in the Motion to align with the Court's Sale Procedures on minimum bidding increments.

[https://www.cacb.uscourts.gov/sites/cacb/files/documents/judges/instructions/MW\\_SALE%20PROCEDURES.pdf](https://www.cacb.uscourts.gov/sites/cacb/files/documents/judges/instructions/MW_SALE%20PROCEDURES.pdf)

The Debtor proposes to modify the minimum bidding increments to \$10,000 from ECF No 84.

**Proposed Overbid Procedures.**

The Debtors believe that the proposed sale to the Buyer on the terms stated herein are in the best interests of the Estate and propose that the sale be subject to overbidding procedures. Debtors request that the Court approve the following overbid procedures:

1. Any party interested in submitting an overbid on the Property must attend the hearing on the Motion or be represented by an individual with authority to participate in the overbid process.
2. An overbid will be defined as an initial overbid of \$10,000 above \$1,395,000, with each additional bid in increments of \$25,000.
3. Any party wishing to tender an overbid must tender a cashier's check or certified funds for \$50,000 to Orange Coast Title. Such deposit shall be nonrefundable if the Court confirms the sale to the overbid party but, for any reason whatsoever, the party fails to close the sale timely. All overbids must be accompanied by proof of funds demonstrating the party will be able to close the sale within thirty (30) days of the entry of an order approving the Motion. All overbids must be without any contingencies, including any financing contingency, and overbidding parties must be prepared to close escrow no more than thirty (30) but no less than fifteen (15) days after the entry of an order approving this Motion.
4. The terms of any such overbid shall be not less favorable to the estate than the terms and conditions of the Purchase Agreement and Escrow Instructions.

**If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:**

Date: April 13, 2020

Time: 2:00 pm

Location: 411 W Fourth Street, Santa Ana, CA 92701 in Courtroom 6C

**Contact person for potential bidders (include name, address, telephone, fax and/or email address):**

Andy C. Warshaw, Esq.

1200 Main Street, Suite G

Irvine, CA 92614

Phone: (714) 442-3319

Fax: (714) 361-5380

Email: [awarshaw@bwlawcenter.com](mailto:awarshaw@bwlawcenter.com)

Date: April 6, 2020

In re: <b>Kathy D Gorski</b> <b>Michael A Gorski</b>  Debtor(s).	CHAPTER: <b>11</b> CASE NUMBER: 8:19-bk-13904-MW
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## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
**1200 Main St., Suite G, Irvine, CA 92614**

A true and correct copy of the foregoing document entitled (*specify*): **(1) NOTICE OF SALE OF ESTATE PROPERTY; (2) REPLY TO CONDITIONAL AND LIMITED OPPOSITIONS TO DEBTORS-IN-POSSESSION'S MOTION TO SELL PROPERTY OF THE ESTATE FREE AND CLEAR OF LIENS (ECF NO. 84)** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **04/03/20**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Greg P Campbell ch11ecf@aldridgepite.com, gc@ecf.inforuptcy.com;gcampbell@aldridgepite.com  
John D Ellis john.ellis3@usdoj.gov, USACAC.criminal@usdoj.gov;CaseView.ECF@usdoj.gov  
Daniel K Fujimoto wdk@wolffirm.com  
Nancy S Goldenberg nancy.goldenberg@usdoj.gov  
Kelly M Kaufmann bknotice@mccarthyholthus.com, krafery@ecf.courtdrive.com  
Megan E Lees caecf@tblaw.com  
Randall P Mroczynski randym@cookseylaw.com  
Arvind Nath Rawal arawal@americaninfosource.com  
Valerie Smith claims@recoverycorp.com  
United States Trustee (SA) ustpreion16.sa.ecf@usdoj.gov  
Andy C Warshaw awarshaw@bwlawcenter.com, ecf@bwlawcenter.com  
Jennifer C Wong bknotice@mccarthyholthus.com, jwong@ecf.courtdrive.com  
Arnold H. Wuhrman Arnold@WuhrmanLaw.com  
Mandy D Youngblood csbk@gmfinancial.com  
Robert P Zahradka caecf@tblaw.com

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On **04/06/20**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

**Honorable Mark S. Wallace**  
**United States Bankruptcy Court**  
**Central District of California**  
**Ronald Reagan Federal Building and Courthouse**  
**411 West Fourth Street, Suite 6135 / Courtroom 6C**  
**Santa Ana, CA 92701-4593**  
**(No Judge's Copy Per General Order 20-02)**

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

**April 6, 2020**

*Date*

**Marc Fiore**

*Printed Name*

**/s/ Marc Fiore**

*Signature*

Label Matrix for local noticing  
0973-8

Case 8:19-bk-13904-MW

Central District of California

Santa Ana

Thu Mar 5 13:55:35 PST 2020

~~Financial Relief Law Center, APC  
Financial Relief Law Center, APC  
1200 Main St Suite 8  
Irvine, CA 92614-6749~~

~~The Wuhrman Law Firm  
12375 Mt Jefferson Terrace #8J  
Lake Oswego, OR 97035-1471~~

~~ECF NOTICE~~

AmeriCredit/GM Financial  
Po Box 181145  
Arlington, TX 76096-1145

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998-1540

Ashley Funding Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Bayview Financial Loan  
Attn: Bankruptcy Dept  
4425 Ponce De Leon Blvd. 5th Floor  
Coral Gables, FL 33146-1873

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Citibankna  
Po Box 6181  
Sioux Falls, SD 57117-6181

NewRez LLC d/b/a Shellpoint Mortgage Servi  
The Wolf Firm  
2955 Main Street  
Second Floor  
Irvine, CA 92614-2528

Santa Ana Division  
411 West Fourth Street, Suite 2030,  
Santa Ana, CA 92701-4500  
- Clerk of Court for Posting of Sale

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Amex  
P.O. Box 981537  
El Paso, TX 79998-1537

Bank of America  
4909 Savarese Circle  
F11-908-01-50  
Tampa, FL 33634-2413

Bank of New York Mellon  
101 Barclay St  
4W  
New York, NY 10286-0001

Belmont Carpets and Wood Flooring  
1310 S State College Blvd.  
Anaheim, CA 92806-5707

CitiMortgage, Inc.  
Cenlar FSB  
425 Phillips Blvd  
Ewing, NJ 08618-1430

Deutsche Bank National Trust Company  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

Deutsche Bank National Trust Company, as tru  
c/o McCarthy & Holthus, LLP  
411 Ivy Street  
San Diego, CA 92101-2108

THE BANK OF NEW YORK MELLON FKA THE BANK OF  
P.O. Box 10826  
Greenville, SC 29603-0826

AmeriCredit/GM Financial  
Attn: Bankruptcy  
Po Box 183853  
Arlington, TX 76096-3853

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN  
PO BOX 183853  
ARLINGTON TX 76096-3853

Armstrong Flooring, Inc.  
2500 Columbia Ave Bldg 701  
Lancaster, PA 17603-4117

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Bayview Financial Loan  
4425 Ponce De Leon Blvd  
Coral Gables, FL 33146-1873

Cassandra and Michael McCain  
c/o Burkhalter Kessler Clemente  
2020 Main Street, Suite 600  
Irvine, CA 92614-8226

Citibankna  
Citibank Corp/Centralized Bankruptcy  
Po Box 790034  
St. Louis, MO 63179-0034

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Divarified Association Management  
180 E Main Street  
Suite 101  
Tustin, CA 92780-4428

FRANCHISE TAX BOARD  
BANKRUPTCY SECTION MS A340  
PO BOX 2952  
SACRAMENTO CA 95812-2952

Franchise Tax Board  
PIT Bankruptcy MS: A-340  
PO Box 2952  
Sacramento, CA 95812-2952

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

JPMorgan Chase Bank  
780 Kansas Lane, Suite A  
Monroe, LA 71203-4774

NewRez LLC DBA Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603-0826

Robert Aubrey Miller  
26356 Vintage Woods Road Apt 13E  
Lake Forest CA 92630-7209

Robert Aubrey Miller, III  
26356 Vintage Woods Road, Apt. 13E  
Lake Forest, CA 92630-7209

Ronald and Danielle Hasso  
4814 Timberline Drive  
Austin TX 78746-5631

Select Portfolio Servicing, Inc  
10401 Deerwood Park Blvd  
Jacksonville, FL 32256-5007

Select Portfolio Servicing, Inc  
Attn: Bankruptcy  
Po Box 65250  
Salt Lake City, UT 84165-0250

Shellpoint Mortgage Servicing  
PO Box 619063  
Dallas, TX 75261-9063

Synch/hhgreg  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

Synch/hhgreg  
Po Box 965036  
Orlando, FL 32896-5036

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

Synchrony Bank/Chevron  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Chevron  
Po Box 965015  
Orlando, FL 32896-5015

Synchrony Bank/TJX  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/TJX  
Po Box 965015  
Orlando, FL 32896-5015

THE BANK OF NEW YORK MELLON  
c/o Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd., 5th Floor  
Coral Gables, FL 33146-1837

~~United States Trustee (SA)  
411 W Fourth St., Suite 7160  
Santa Ana, CA 92701-4500~~  
ECF NOTICE

Vw Credit Inc  
2333 Waukegan Rd  
Deerfield, IL 60015-5508

Wells Fargo Bank, N.A.  
Small Business Lending Division  
P.O. Box 29482  
Phoenix, AZ 85038-9482

Wells Fargo Bank, N.A.  
c/o Wells Fargo Bank, N.A.  
Default Document Processing  
MAC# N9286-01Y  
1000 Blue Gentian Road  
Eagan MN 55121-7700

Wells Fargo Home Mor  
Attn: Written Correspondence/Bankruptcy  
Mac#2302-04e Pob 10335  
Des Moines, IA 50306

Wells Fargo Home Mor  
Po Box 10335  
Des Moines, IA 50306-0335

~~Andy C Warshaw  
Financial Relief Law Ctr  
1200 Main Street  
Suite G  
Irvine, CA 92614-6749~~

~~Arnold H. Wuhrman  
The Wuhrman Law Firm  
12375 Mt. Jefferson Ter., Ste. 8J  
Lake Oswego, OR 97035-1471~~  
ECF NOTICE

~~Kathy D Gorski  
3408 Lavender Lane  
Costa Mesa, CA 92626-1670~~

DEBTOR

~~Michael A Gorski~~

~~3408 Lavender Lane~~

~~Costa Mesa, CA 92626-1670~~

DEBTOR

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Americredit Financial Services, Inc.

Dbc GM Financial

P.O Box 183853

Arlington, TX 76096

Bank of America

Po Box 982238

El Paso, TX 79998

Chase Card Services

Attn: Bankruptcy

Po Box 15298

Wilmington, DE 19850

(d)Chase Card Services

Po Box 15298

Wilmington, DE 19850

Discover Financial

Attn: Bankruptcy Department

Po Box 15316

Wilmington, DE 19850

(d)Discover Financial

Po Box 15316

Wilmington, DE 19850

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Courtesy NEF

(u)Steven Gables Real Estate

(d)THE BANK OF NEW YORK MELLON FKA THE BANK O

P.O. Box 10826

Greenville, SC 29603-0826

(u)Mary M Giacchino

Seven Gables Real Estate

End of Label Matrix

Mailable recipients 60

Bypassed recipients 4

Total 64